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History of Hudson County and of the Old Village of Bergen

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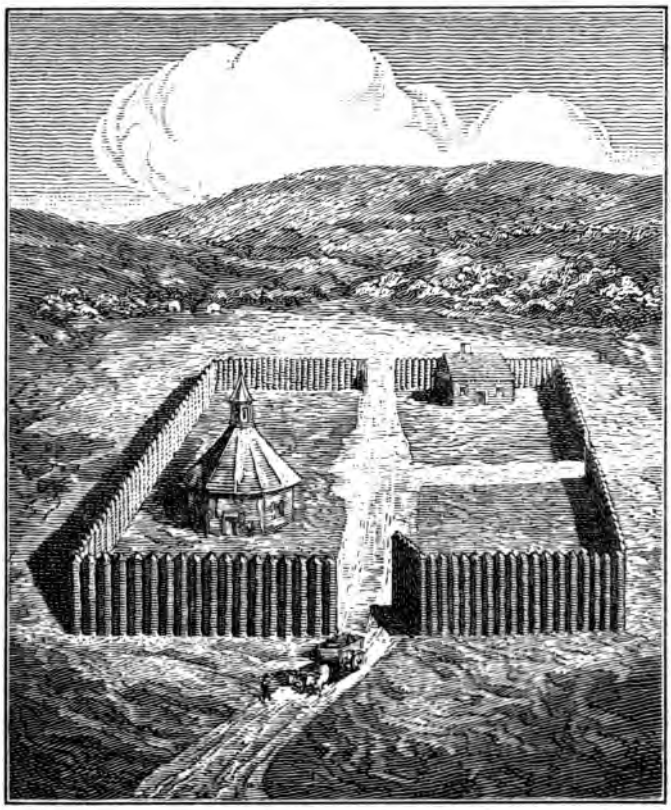
ALBERT BUSHNELL HART

OF CAMBRIDGE

Class of 1880

History *of* Hudson County
and of the
Old Village *of* Bergen





The founders of Bergen erected a palisade of logs around their settlement on the site of what is now Bergen Square, Jersey City

History *of* HUDSON COUNTY
and of the
OLD VILLAGE *of* BERGEN

¶ BEING a *brief account* of the *foundation* and *growth* of what is now JERSEY CITY and of the *many advantages* now offered the inhabitants thereof in the *newly constructed building* of the TRUST COMPANY *of* NEW JERSEY

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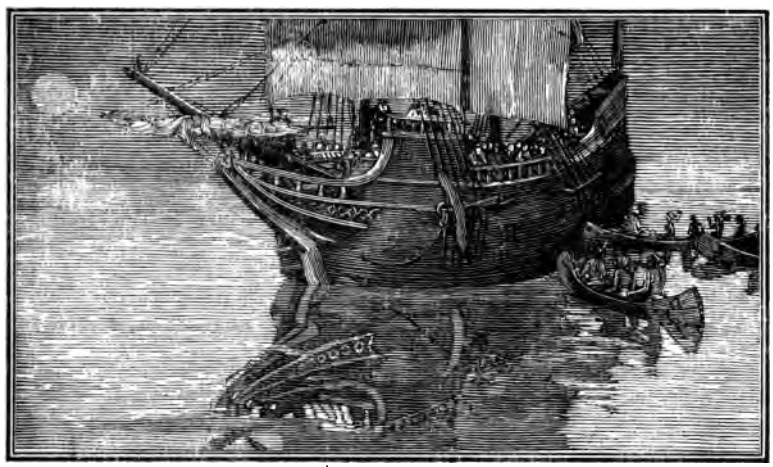
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The Old Village *of* Bergen

A History *of the* First Settlement *in* New Jersey

WHEN the first representatives of the Amsterdam Licensed Trading West India Company built four houses on Manhattan Island in 1610-1612, one could hardly consider the territory crowded. Those ancestors of New York and New Jersey, however, had more spacious ideas than are held by their apartment-dwelling descendants. The charter of the Dutch East India Company, which had granted the trading monopoly to its West India Company, designated New Netherland as comprising "the unoccupied region between Virginia and Canada"—a little tract that must forever inspire pained admiration in modern real estate dealers. It was bounded approximately on the south by the South River, as the Dutch called the stream that the English afterward re-christened the Delaware. And because the Delaware was South River, the river explored by Henry Hudson in 1609, which first was called Mauritius River in honor of Maurice of Nassau, Prince of Orange, came to be referred to as North River, which explains why we today call it Hudson River or North River, just as the words happen.

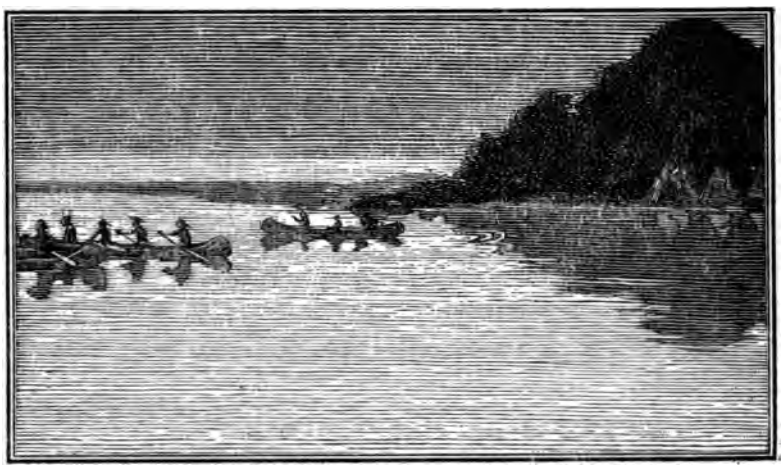
Henry, we may suspect, always had remained a little disappointed, if not indignant, about that river. He had no



The Coming of the White Men

genuine interest in rivers. He was one of the many dreamers who for two centuries had been butting against the coast line, hoping for that rainbow thing, a passage to the golden East Indies. But the steady-minded Dutch traders who followed him thought very well of it. They saw it as a perfect water highway to the fur country, giving them almost direct access to the fur-trading Indian tribes of Canada, whose offerings passed from hand to hand down to Albany, while all along the banks could be gathered the almost equally rich tribute from the fur lands of Adirondacks and Catskills.

Its beauty, too, was loved by the Dutch. Dutch commercial instinct, Dutch thrift, never made the Dutchmen dull to the good art of living. They loved the straight wild cliffs of the Palisades. They loved the squall-darkened broad reach that they named the Tappan Zee. They loved the sweet



From the Mural by Howard Pyle, Hudson County Court House

tranquility of the vastly stretching sea meadows at its mouth, where flowed the rivers Hackensack and Passaic, the deep sound of the Kill von Kull, and many pleasant little streams that have been filled in long ago and are covered now by streets and towns.

They looked out from their New Amsterdam, and despite all ample Manhattan Island north of them, the western shore invited prettily. Its river mouths and undulating sea-grass plains and shining sleepy coves reminded them of home. Men who had come so far were not men to sit down and sink root in one little spot. The performances of Captains Hendrick Christæn and Adrien Blok are recommended earnestly to the attention of those who imagine that the Dutchman is a large body that moves slowly. Adrien Blok sailed from Holland in 1614. He arrived at Manhattan Island in 1614.



In the Old Dutch Days

transplanted, and walked forth in untroubled dignity with enormous guns to shoot the wild fowl whose wraithlike flights filled that sky which now is filled by wraiths of smoke from Sandy Hook to the Highlands of the Hudson.

During the next few years the silence of their bay was broken at rare intervals by a cannonshot below the narrows. Then all New Amsterdam gathered at the Battery and watched for wide sails over a wide ship—a ship almost as wide as long, but in all dimensions so small that we of today would think it no small adventure to make a mere coasting voyage on her. Out of the ship would come arrivals from Holland in wide breeches and noble Dutch hats, solid as the Dutch nation itself.

The passenger lists of these occasional ships could find room on small scraps of paper, yet the pioneers plainly felt that there was too much pressure of population, for only a few



From the Mural by Howard Pyle, Hudson County Court House

years after Adrien Blok built the first four dwellings some New Amsterdammers moved over the river. They selected a lovely wooded ridge that looked down on a green, water-cut foreland and temptingly across at the little Dutch houses of Manhattan.

Unfortunately these settlers did not leave a precise record, for they did not realize that they were making history by establishing the first settlement in New Jersey. Therefore we know only that "sometime between 1617 and 1620 settlements were made at Bergen, in the vicinity of the Esopus Indians and at Schenectady." We cannot even be sure that these first settlers in New Jersey were Dutch. "It is believed," says another historian, "that the first European settlement within the limits of New Jersey was made at Bergen about 1618 by a number of Danes and Norwegians who accompanied the Dutch to the New Netherland."

Various chronicles allege that the name "Bergen" was intended by these people of Scandinavian stock to perpetuate the name of the old city of Bergen in Norway. Others maintain that it was to recall Bergen op Zoom in Holland. But the word "bergen" also means "hills" or "mountains," and thus would have been an obvious title for the Dutch to give the ridge. Most of the names of early land-holders as recorded in the deeds of the succeeding epoch seem indubitably Dutch.

The Amsterdam Licensed Trading West India Company did not succeed in extending the colonization of the new



Old Octagonal Church

Corner of Bergen Avenue and Vroom Street

country very largely, and really energetic efforts were lacking till 1621, when powerful and rich Hollanders formed the great Dutch West India Company. It was of the semi-governmental form then common in companies for undertakings over seas, and thus had the wealth and power of the States-General of Holland behind it. The Licensed Company was taken over by it, and ships were sent to all parts of the coast from Cape Cod to the Delaware. By 1623, there were settlements on Long Island and at Fort Orange, near Albany, while New Amsterdam on Manhattan Island gained rapidly increasing importance as headquarters for the Company and its officers.

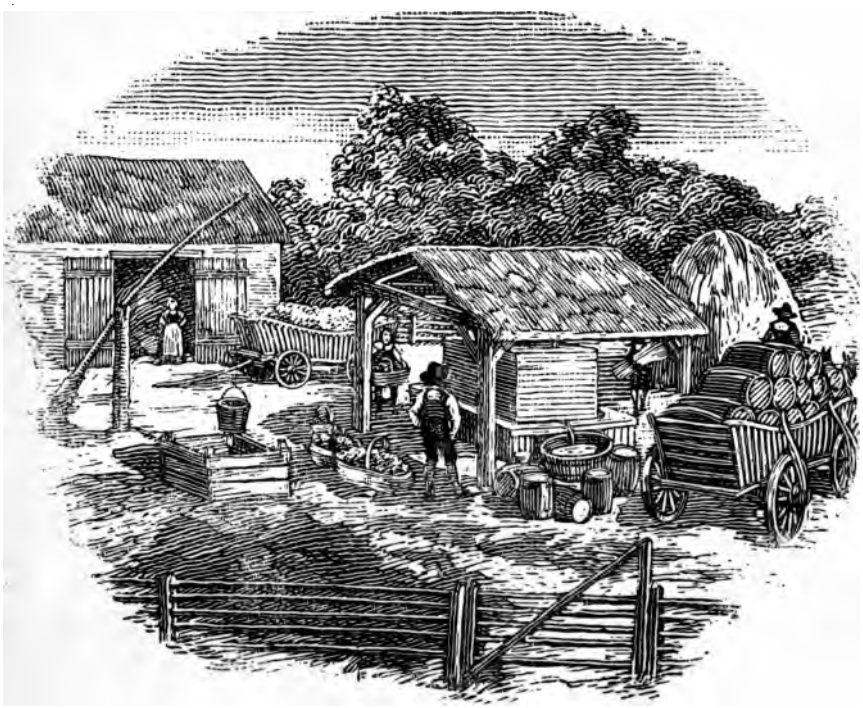
In 1629, the Company granted the famous charters to men who would undertake to found settlements, and who bore the title of Patroon. These charters conferred exclusive property in large tracts of land (sixteen miles along a river "and as far back as the situation of the occupiers would permit") with extensive manorial and seigneural rights. In return the Patroon bound himself to place at least fifty settlers on the land, provide each with a stocked farm, and furnish a pastor and a schoolmaster. The emigrants were bound to cultivate the land for at least ten years, bring all their grain to be ground at the Patroon's mill, and offer him first opportunity to purchase their crops.

Various directors of the West India Company, among them Goodyn, Bloemart, Van Renselaer and Pauuw, obtained charters as Patroons, and sent ships with agents to select land and make settlements. The land granted to Pauuw was Staten Island and a large tract along the North River shore opposite Manhattan Island. This holding along the river, "Aharsimus

and Arresinck, extending along the River Mauritius and Island Manhatta on the east side and the island Hobocanhackingh on the north" became the Patroonship of Pavonia. The name is said to have been based on the Latin equivalent for the Dutch word paaun, meaning peacock. Michael Pauuw, or Pauw as some records have it, was a burgher of Amsterdam and Baron of Achtienhoven in South Holland. Hobocanhackingh, which was Indian for "the place of the tobacco pipe," later became known as Hoebuck, and is so referred to even in Revolutionary annals. Today it is Hoboken, and the tidal streams that made it an island have been long covered by streets.

After a few years, the Company sought to revoke Pauuw's Patroonship on the ground of non-fulfilment of contract; but they evidently found him a bird rather tougher than a mere peacock, for the records show that they had to buy him out, paying him 26,000 florins, or about $10,000. We find what look like echoes of that old dispute when we search through the meager history of the period; such laudatory remarks, for instance, as that "the Boueries and Plantations on the west side of the river were in prosperous condition," and such pessimistic reports as "in 1633 there were only two houses in Pavonia, one at Communipau, later occupied by Jan Evertsen Bout (who had come over as Pauuw's representative), and one at Ahasimus, occupied by Cornelis Van Vorst," who was successor to Bout.

In that same year of 1633, Michael Paulus erected a hut on a shore front of sand hills as a government trading post where the Indians could bring their product by canoe. The place became known as Paulus Hoeck. Some records give this



Van Wagenen's Cider Press. (Academy Street, west of Square)

trader's name as Paulaz, others call him Paulusen. For a time the Dutch name of the "Hoeck" was lost entirely, having been changed by ready spellers to "Powles's Hook." Then the original name came back, and that part of the shore was so known long after Jersey City was made into a municipality.

With the elimination of Patroon Pauuw, Paulus Hoeck was leased in 1638 to Abraham Isaacsen Verplanck. The sand hills covered about 65 acres, and they became popular for tobacco planting. In the past generations there has been so

much filling in of shore front that the site of Paulus' trading post is more than a thousand feet inland.

Jan Evertsen Bout, the lone house-holder of Communipau, got a lease of Communipau from the Dutch West India Company in the same year, 1638. His yearly rental was set as "one quarter of his crops, two tuns of strong beer and 12 capons." Presumably the New Amsterdam representatives of the Company knew what to do with the two last items. In 1641, Hobocan-hackingh, or Hoebuck, was leased to Aert Teunisen Van Putten for twelve years, for a rental of "the fourth sheaf with which God Almighty shall favor the field." These, and a Bouerie in the Greenville section occupied by Dirck Straatmaker, were apparently the only notable settlements then existing in the large tract that afterward became the township of Bergen.

The conveyances of the lands that had belonged to the Patroonship of Pavonia were made by Director-General William Kieft. It is a melancholy duty to say that William Kieft lacked that equable disposition which so distinguished most of his fellow colonists. His zeal for the interests of the Dutch West India Company was perhaps sincere but certainly injudicious. When he went so far as to demand tribute of maize, furs and other supplies from the Indians, with threats of force if they refused, they responded in their own injudicious way by capturing or killing cattle. The peaceful intercourse of the past ceased, and mischief followed on mischief. Finally Kieft ordered an attack on an Indian encampment behind Communipaw, or rather Communipau, as it was called till well into the Nineteenth Century. The order was obeyed with

unhappy punctuality. According to the records, "eighty soldiers on the night of February 27, 1643, under Sergeant Rodolph attacked the sleeping Indians and massacred all." From the Raritan to the Connecticut, red runners carried the news. There came an uprising of tribes so sudden and so terrible that almost over night the whole territory was swept clear of white men, "not a house was left standing and all Boueries were devastated."

The settlers who succeeded in escaping made their miserable way into New Amsterdam with the plaint: "Every place is abandoned. We wretched people must skulk with wives and little ones that are still left, in poverty together by and around the Fort at New Amsterdam."

What happened thereafter stands as a good memorial to the sober sense and the stout intelligence of these Dutchmen. In their misery, with the fruits of years of hard toil gone as in a whirlwind, they might have been excused for giving way to rage and hate. They might, as did many other pioneers in similar circumstances elsewhere, have cried for a war of extermination. They did not. These Holland men ran true to the Holland history of straight thinking. They complained to the States-General against the Director-General (or Governor, to use a common term for his office) and demanded his removal.

Holland was far away, Kieft did not lack friends, and governments move slowly. So it was 1646 before there was a decision; but when it came, it was the best that could have come, for the man who arrived in 1647 to govern the Colony was Petrus Stuyvesant—Petrus the hot-headed, Petrus the

hot-hearted, Petrus who in his person exemplified in dramatic degree all that obstinacy side by side with tolerance, that courage mingled with liking for peaceful ways, that shrewdness grained with a deep honesty that has made the small Dutch nation a power in the world to be reckoned with, both in peace and war.

The great Petrus Stuyvesant—and he was indeed one of the greatest of the men who had come into the New World up to that time—was emphatically no pacificist. But he knew when to fight and when not to fight. Little by little he restored something of the old good relations, until settlers again dared to enter New Jersey. For ten years they planted and traded in peace. Then in 1654 the killing of an Indian girl on Manhattan Island caused another war. The Indians brought it home to New Amsterdam itself. On the New Jersey side they swept the country almost as before. "Not one white person remained in Pavonia." Twenty Boueries were destroyed and three hundred families were collected in the Fort on Manhattan Island.

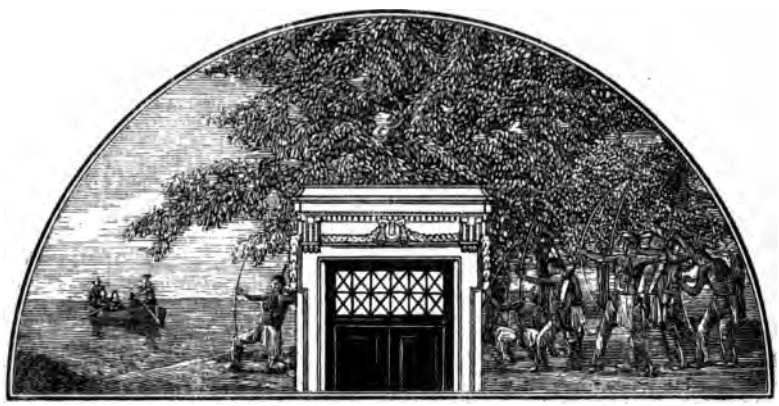


Petrus Stuyvesant

Governor Stuyvesant had been away on a little war against the Swedes who had settled along the South River (Delaware) in defiance of Dutch claims. He returned quickly and again conciliated the Indians, even agreeing to pay ransom for their prisoners whom they held at Paulus Hook. Gradually peace

returned, but there was not the old feeling of security. On January 18, 1656, the Director-General (or Governor as we shall call him hereafter) issued an Ordinance commanding all settlers to "concentrate themselves by the next spring in the form of towns, villages and hamlets so that they may be more effectually protected, maintained and defended against all assaults and attacks of the barbarians." To enable them to restore their holdings, another Ordinance exempted them from tithes and taxes for six years on condition that they obey the concentration order by establishing villages of at least twelve families.

The Dutch did not like to live in fear, and they did not like to live huddled. They were a sociable people but they wholly lacked the timid herd instinct. It was impossible for them to look over the rich valleys and bottom lands and remain content in close settlements. They had stout bodies and stout weapons—two arguments generally recognized as excellent for acquiring title to coveted domain. Yet despite the bitterness of two Indian wars, they still preferred more commonplace methods of real estate transaction. In January 30, 1658, Governor Stuyvesant and the Council of New Netherland acquired by purchase from the Indians a tract of land lying along the west side of the North River. This territory was signed over for the red men by the Indian chiefs Therincques, Wawapehack, Seghkor, Koghkenningh, Bomokan, Memiwockan, Sames and Wewenatokwee (which presumably was a casual approximation to their real names by the honest Dutch scribes and notaries) to "the noble Lord Director-General Pieter Stuyvesant and Councill of New



"There Came an Uprising of Tribes"
From the Lunette by C. Y. Turner, Hudson County Court House

Netherlandt." It is described as "beginning from the Great Klip above Wiehachan and from there right through the land above the island Sikakes and therefrom thence to the Kill von Coll, and so along to the Constable Hoeck, and from the Constable Hoeck again to the aforesaid Klip above Wiehachan."

The word "Klip" was Dutch for "cliff." It is hardly necessary to explain what places were meant by Wiehachan and Sikakes. Merely as a matter of superfluous accuracy we mention apologetically that they were Weehawken and Secaucus. Secaucus was scarcely an island. It was a strip of firm land surrounded by tidal marsh. For some reason it was highly prized by planters. Its name was Indian for "place of snakes" and it and Snake Hill or Rattlesnake Hill, appear frequently in subsequent land transfers.



Paying for the Land
From the Lunette by C. Y. Turner, Hudson County Court House

For the territory thus sold, which included all the land between the North and Hackensack Rivers and the Kill von Kull, the Indians received "80 fathoms of wampum, 20 fathoms of cloth, 12 brass kettles, 1 double brass kettle, 6 guns, 2 blankets, and one-half barrel of strong beer." It does not seem much; but wampum was good Indian money, and 80 fathoms is 480 feet, and 480 feet of good money would seem not insignificant even today. One wonders, however, how the tribes divided the one "double brass kettle" and who drank the beer. In 1920, this territory was assessed for taxes on a valuation of $671,141,067. It seems to have been one of those excellent transactions that permanently satisfied both parties to the bargain.

Despite the purchase, the concentration orders and the remission of taxes remained in force, and on August 16, 1660,

a petition for farming rights was granted to several families on condition that, first, a spot must be selected which could be defended easily; second, each settler to whom land was given free must begin to build his house within six weeks after drawing his lot; third, there must be at least one soldier enlisted from each house, able to bear arms to defend the village.

In November of the same year the village of Bergen was founded "by permission of Peter Stuyvesant, Director-General, and the Council of New Netherland," and thus Bergen, (described as being "in the new maize land") besides being the earliest settlement in New Jersey also holds the honor of being the first permanent settlement in New Jersey.

The site of the original village is marked by the present Bergen Square and the four blocks surrounding it, the boundaries being Newkirk and Vroom Streets north and south, Tuers Avenue east and Van Reypen Street west. There were two cross roads, and they are still represented today by existing streets. The present Bergen Avenue was the road to the Kill von Kull and also to Bergen Woods, now known as North Hudson. Academy Street of today was then the Communipaw road. From their height the inhabitants looked over island-dotted and stream-divided meadows of tall sea-grass, swarming with wild fowl and rich with fish. Those bright, unstained expanses gave them mighty crops of salt hay for no trouble save that of harvesting it. They were crops that could not fail so long as the tides ran. Everywhere the salt tides were the Dutchman's friend. He utilized high flood to bring craft close to his farms for easy loading or unloading. He used the

ebb to help him to the bay and so to market at New Amsterdam. He used the flood to help him home again. Indeed, his very land-roads were tidal; for the lower reaches to Paulus Hook and other shores were often under sea in the full-moon tides.

In the center of the village, which was in the form of a square 800 feet long on each side, its founders established a vacant space, recorded as being 160 by 225 feet. In great part this remains as today's Bergen Square. Around the whole village was a palisade of strong logs, with openings at the two cross roads. Daniel Van Winkle, Bergen's accomplished historian, says that Tuers Avenue and Idaho Avenues on the east and west, and Newkirk and Vroom Streets on the north and south, mark the line of these palisades. In the evening, or when there were rumors of Indian trouble, the cattle were driven in and the openings barred by heavy gates. The farms expanded throughout the surrounding country, and were called "Buytentuyn."

On September 5th, 1661, the Director-General and Council, in response to a petition by the inhabitants, granted the town "an Inferior Court of justice with the privilege of appeal to the Director-General and Council of New Netherland, to be by their Honors finally disposed of, this Court to consist of one Schout who shall convene the appointed Schepens and preside at the meetings." By this Ordinance, Bergen became the first civic government to be established in the Colony. The first Schout was Tielman Van Vleck. The Schepens were Michael Jansen (Vreeland), Harman Smeeman and Caspar Stynmets.

The creation of this Court gave Bergen the dignity of seat of government for all the surrounding country, for the grant

of 1660 had conveyed to the inhabitants "the lands with the meadows thereto annexed situated on the west side of the North River in Pavonia, in the same manner as the same was by us purchased of the Indians." Thus the freeholders of Bergen held all of what is now known as Hudson County.

The Schout and the Schepens soon had their hands full. The placid Dutchman had a placid way of insisting stubbornly



Second Church, Erected 1773
Bergen Avenue and
Vroom Street

on his rights. One of their first cases was that of William Jensen or Jansen to whom they had granted the right to operate a ferry between Bergen and the Island of Manhattan, at fixed rates for daytime and fair weather, while in stormy weather or at night the rates were to be "as the parties might agree." We may guess that there were deep arguments between the ferryman and the passengers as to exactly what constituted stormy weather. That the parties did not manage to "agree" is shown by his strenuous complaint to the Schout and Schepens that the people ferried themselves over, "much to his loss and discomfort." The people, however, made so plain that they did not intend to let the ferryman monopolize a little thing like the North River that the Court formally decreed that each one had the right to keep and use his own boat or "schuyt."

Most numerous of all were the disputes over land boundaries. The government grants were beautifully vague, and some of the cases must have made the official heads ache, as for instance, in the case of title such as Claus Pietersen's, which called for "138 acres bounded west by the Bergen Road and north by Nicholas the baker," or the town lot deeded to Adrien Post as being "on the corner by the northwest gate in Bergen, and a garden on the northwest side of the town."

There were other famous cases that shook the community. Their records have, unhappily, been lost, but their tenor is illustrated by the appeals that came before the Council in after years. One was the great hog case which Captain John Berry carried indignantly to the Council on appeal against the Schout, complaining that the Schout and Schepens had "instituted

actions against him for carrying off some hogs as if he had obtained them in a scandalous manner, by stealing" whereas he had simply taken his own hogs from an enclosure where they were being withheld from his possession. The Schout informed the Council that the Captain had not been charged with stealing but simply with "inconsiderate removal of the hogs." The Captain, thus pressed, acknowledged that perhaps he had "rashly removed the said hogs." The Director-General and Council, after deep deliberation, solemnly cleared Captain Berry of the suspicion of theft, but found that he "had gone too far in inconsiderate removal of the hogs"—and fined him one hundred guilders.

The surrounding little settlements also did not always agree with the Schout and Schepens. The latter had to complain in 1674 to the General Council that the inhabitants of "the dependent hamlets of Gemoenepa, Mingaghue and Pemrepogh" had refused to carry out an agreement "respecting the making and maintaining of a certain common fence to separate the heifers from the milk cows, and that they also refused to pay their quota for support of the Precentor and the Schoolmaster."

The men of the three hamlets were so indignant that they almost issued a Declaration of Independence. There were great ferriages to the Fort at Manhattan to fight it out. The Council debated and decreed. So fierce became the contest that arbitrators were appointed and greater debates ensued. The arbitrators met the fate of all arbitrators. Gemoenepa, Mingaghue and Pemrepogh did not like their decision, and therefore unanimously called it no decision at all. Loureno

Andriese, Samuel Edsall and Dirk Claesen went to the Fort on behalf of the hamlets and demanded that the Schout and Schepens be ordered once and for all to "leave the petitioners undisturbed about the fence." In the end the Council evidently got impatient, for it issued a decree ordering the hamlets to attend to both the fence and the quota, and to do it at once. The records do not show if they did. Knowing the fine, upstanding firmness of the race, it may be that the cows and the Precentor and the Schoolmaster passed away from old age with the matter still unsettled.

Petrus Stuyvesant soon had more serious things to consider than appeals from decisions of Schout and Schepens. In 1664, Charles II of England in his large, generous way granted his brother, the Duke of York, a royal charter for the "whole region from the west bank of the Connecticut River to the east shore of the Delaware." The Duke, without pausing for the trivial details of proving title, promptly conveyed to Lord Berkeley and Sir George Carteret all the territory that now is New Jersey. The early voyages of the Cabots were the foundation of the English claim. The small fact that these voyages were made in 1498 was not permitted to disturb the legal mind.

Colonel Richard Nichols with three ships of 130 guns and with 600 men appeared before New Amsterdam. Everybody knows how brave old Petrus wanted to blow up the fort and all within it rather than to surrender, and how the burgers declined to go to a glorious death.

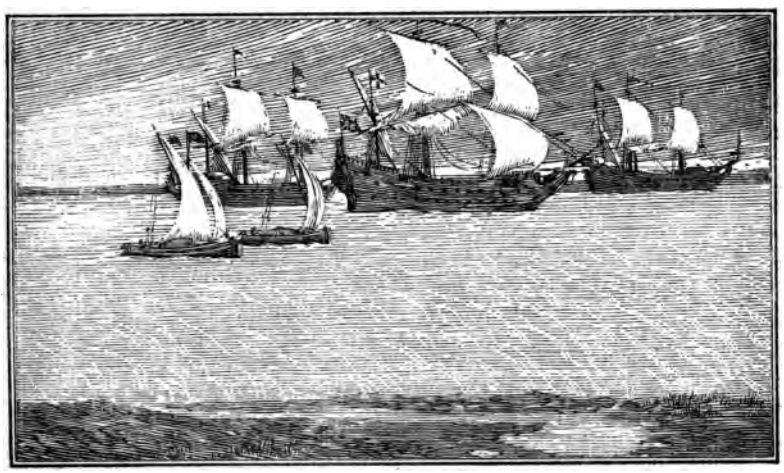
The English took the place and immediately renamed it New York. It seems to have been the most important change



The Coming of the English

that they made. The inhabitants remained Dutch in everything save the flag that flew over them, and they accepted that emblem philosophically, holding fast to their ways, their trade and their lands, and letting emblems be emblems. The new rulers were more concerned with keeping the Colony than with changing it. They confirmed all the old grants, or most of them.

At first the New Jersey territory was called Nova Cesarea, but the name New Jersey soon became the common one. In a charter granted on September 22, 1668, by Sir Philip Carteret, brother of Sir George and Governor of the new province, he confirmed the original grants to "the Towne and the Freeholders of Bergen and to the Villages and Plantations thereunto belonging." The township was estimated in this deed as comprising 11,520 acres, which was probably a mere



From the Mural by Howard Pyle, Hudson County Court House

guess since it seems to have been too little by half. It was about sixteen miles long and four miles wide "including the said Towne of Bergen, Communipaw, Ahassimus, Minkacque, and Pembrepock, bounded on the east, south and west by New York and Newark Bays and the Hackensack River." By the conditions of the charter the freeholders were bound to pay "to the Lords Proprietors and their successors on every twenty-fifth day of March fifteen pounds as quit rent forever." The boundaries fixed in this charter remained unchanged till the Act of Legislature that in 1843 constituted a new County of Hudson.

Among other confirmations of previous grants we find a record of a deed "to Laurence Andriessen of the land in the tract called Minkacque under the jurisdiction of Bergen, northeast of Lubert Gilbertsen, southwest of Derrick Straetmaker,

comprising fifty Dutch Morgen (a Dutch land measurement) for a quit rent of one penny English for each acre," and a confirmation of patent to "Isaacsen Planck for a neck of land called Paulus Hook or Aressechhonk, west of Ahasimus."

On July 30, 1673, during the second war between England and Holland, a Dutch fleet took New York, and re-christened it New Orange. Aside from changing the name and calling on all the inhabitants to swear allegiance, which they did with cheerful good will, things remained as they had been; and when the peace of 1674 definitely turned over New Netherland to England, the colonists changed flags again unruffled and—remained Dutch. The record of the Oath of Allegiance to the Dutch government enumerates "78 inhabitants of Bergen and dependencies, of whom 69 appeared at drum beat." A report of 1680 describes Bergen as "a compact town" containing about 40 families.

Gradually, to be sure, English people came in. New York was growing into a great town, and it drew merchants and adventurers from all parts, becoming indeed so metropolitan that even the pirates of the seven seas esteemed it as an excellent market for their plunder. But on the western bank of the river the old habits of Holland remained so fixed that we still find characteristic Dutch traits, Dutch architecture, even Dutch customs from the Hudson to the Ramapos.

In 1682, the Province of New Jersey was divided into four Counties—Bergen, Essex, Middlesex and Monmouth; and in 1693 each County was divided into townships. In 1714, an Act gave a new charter to "The Inhabitants of the Town of Bergen."

With the growth of population Paulus Hook became an important place. The Van Vorst family had acquired it in 1669, and it remained in their possession till well into the Nineteenth Century. It was the natural terminus for ferries to New York and stage lines had been established early. By 1764, Paulus Hook was more than a mere ferry landing. It was the terminus of the stage routes from Philadelphia. In the *New York Mercury* of that year we find the announcement that "Sovereign Sybrandt informs the Public he has fitted up and completed in the neatest Manner a new and genteel stage Waggon which is to perform two Stages in every week from Philadelphia to New York, from Philadelphia to Trenton, from Trenton to Brunswick and from Brunswick to the said Sybrandt's House and from said Sybrandt's House by the new and lately established Post Road (on Bergen which is now generally resorted to by the Populace, who prefer a Passage by said Place, before the Danger of crossing the Bay) to Powles's Hook opposite to New York where it discharges the Passengers. Each single person only paying at the Rate of Two Pence Half-Penny per mile from said Powles's Hook to said Sybrandt's House and at the rate of Two Pence per Mile after.—*N. B.* As said Sybrandt now dwells in the House known by the Sign of the Roebuck which House he has now finished in a genteel Manner and has laid in a choice Assortment of Wines and other Liquors, where Gentlemen Passengers and others may at all Times be assured of meeting with the best of Entertainment."

Michael Cornelison also operated a stage line to and from Philadelphia and a ferry to New York. He had a tavern on

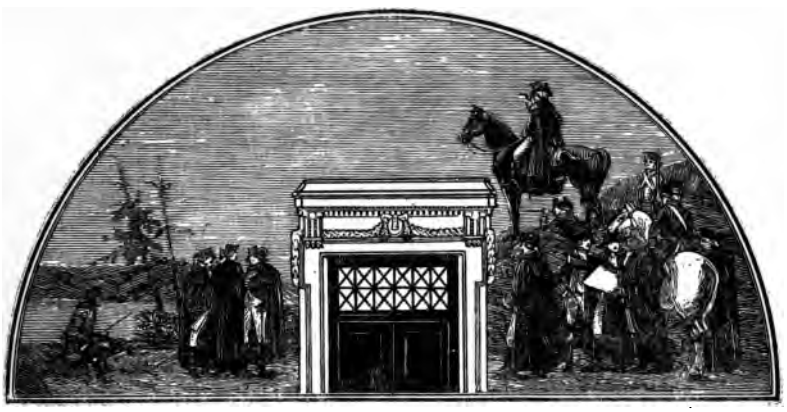


First Voyage of the Clermont, 1807
From the Lunette by C. Y. Turner, Hudson County Court House

Paulus Hook, and he was firm with passengers. They had to arrive from New York the day before. Between sunset and sunrise Cornelison considered the river officially closed.

Paulus Hook also had a race track. It was established in 1769 by Cornelius Van Vorst and it was pounded democratically by the hoofs of blooded horses belonging to New York sports and by the larger hoofs of the corpulent steeds belonging to the country side. There was a noble race in 1771, "round the course at Powles Hook, a match for Thirty Dollars between Booby, Mug and Quicksilver, to run twice around to a heat, to carry catch riders." In the Bergen woods, the gentry had regular fox hunts on horseback in English style.

No greater things excited these peaceful people till the time of the Revolution. Then, though that country was spared any great battles, it had its share of marches and countermarches, skirmishes and alarms. It was a raiding ground, for



Washington and His Officers
From the Lunette by C. Y. Turner, Hudson County Court House

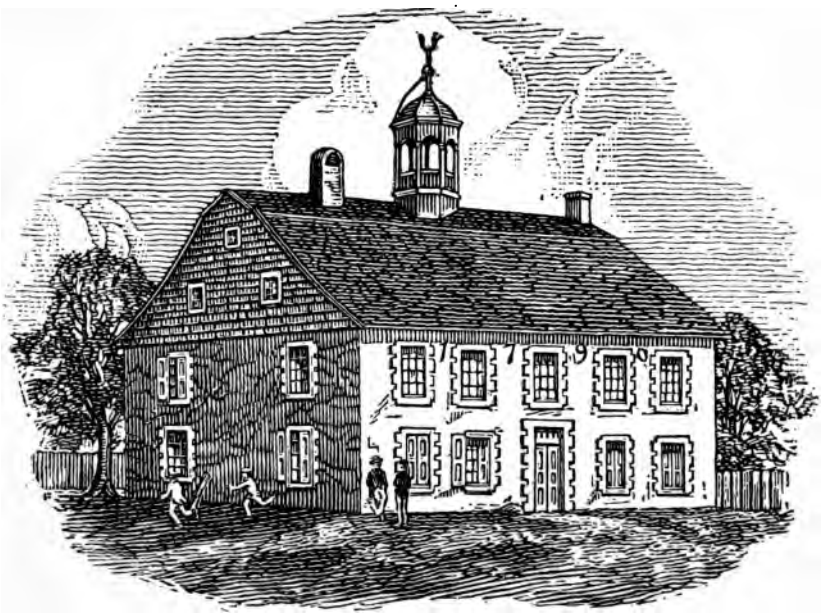
it was rich in fat cattle and plentiful farm produce, and as always in war, the non-belligerent population suffered all the hardships without any of the glory. It appears humorous now to read the wail of certain burghers who were stopped by a raiding party on their way home from church and stripped of their breeches; but undoubtedly it seemed a bitter thing to the owners. There were more serious things, too, and in plenty. There were sudden raids at night, with burnings and killings, or at the least with plundering that left homesteads stripped bare of cattle and goods.

After Long Island was evacuated by Washington's troops and it was decided impossible to hold New York, much of the artillery and stores and many wounded were taken to the New Jersey shore for transportation to Newark. An account dated "Paulus Hook, September 15, 1776," says: "Last night the sick were ordered to Newark in the Jersies, but most of them

could be got no further than this place and Hoebuck, and as there is but one house at each of these places, many were obliged to lie in the open, whose distress when I walked out at daybreak gave me a livelier idea of the horror of war than anything I ever met with before. About 8 a. m, 3 large ships came to sail and made towards the Hook. They raked the place with grape and killed one horse. On the night of the 17th, the garrison tried to burn the ships which had anchored 3 miles above. They grappled the Renown of 50 guns but failed. She cannonaded us again later. Colonel Duyckinck this morning retired to Bergen leaving Colonel Durkee on the Hook with 300 men." After three days' cannonading by ships, the Americans withdrew and thereafter the British held Paulus Hook. Bergen remained the headquarters of the American forces till it too was evacuated.

The British were not permitted to hold even the Hook undisturbed. American parties made daring raids again and again, the most famous of these being known as the Battle of Paulus Hook. On the night of August 19, 1779, Major Lee (the celebrated Light Horse Harry of Revolutionary annals) brought his men across the Hackensack and through enemy territory along a perilous causeway through the swamps, falling on the British so suddenly and fiercely that he was able to carry back with him 7 officers and 100 privates.

The loyalist *New York Gazette* of August 28, 1780, said: "General Washington, the Marquis de la Fayette, Generals Greene and Wayne with many other Officers and a large body of Rebels have been in the vicinity of Bergen for some days past. They have taken all the forage from the Inhabitants of



Columbia Academy, Northeast Corner, Bergen Square

that Place and left them destitute of almost everything for their present and Winter Subsistence."

The editors of the NewYork papers may be excused. They existed by grace of the British military authorities, and the military authorities had a hard time explaining why all their troops and warships and other plentiful means could neither force a passage of the Hudson past West Point nor break that "pitiful line of ragged Rebels" that held the long line all the way from the Ramapos to the upper Hudson. So they indulged themselves in the thin comfort of printing sarcastic things about them. The *Royal Gazette*, published by the notorious Rivington, "printer to His Majesty in New York,"

was particularly martial about it, and it was this journal that delighted its readers with a succession of verses called "The Cow Chace" in which the Revolutionary Generals were agreeably pictured as rustics, drunkards and dunces.

"The Cow Chace" based on a raid by General Anthony Wayne on a British block house at Bull's Ferry near Hoboken, was the work of a young British officer named Major Andre. If he was a little crude in literary etiquette and a very poor poet indeed, he knew how to die as a brave and honest gentleman. He is said to have given the last canto of his epic to the editor of the *Royal Gazette* on the day before he left New York for his disastrous conference with Benedict Arnold at West Point. The final verses appeared in the edition that was published on the very morning when the gay, gallant young fellow was captured:

"Yet Bergen cows still ruminate
Unconscious in the stall
What mighty means were used to get
And lose them after all.

* * * * *

And now I've clos'd my epic strain
I tremble as I show it,
Lest this same warrior-drover, Wayne,
Should ever catch the poet."

The Nineteenth *and* Twentieth Centuries

THE first important changes in Bergen and its surrounding territory were brought by the development of transportation, and this development was due chiefly to the rapidly growing business between New York and Philadelphia. Stage route terminals on the North River meant short ferriage as against the bay ferriage involved in the alternative New Brunswick-Amboy-Staten Island route. The thoughtful ferrymen of Paulus Hook did not permit the public to remain blind to it. Their advertisements are full of humane warnings against the "Dangers of the Bay."

It was not a trifling consideration in the days before steam, when even the river ferriage was an adventure. The first river ferries were rowing skiffs or, more simply, canoes of hollowed soft wood logs. The river was no more tranquil than it is now and its width was far greater, for today there are parts on both shores where more than a thousand feet have been filled in. As late as 1816, the mail was carried across in rowboats, and we have a dramatic narrative of a twenty-four hours' battle to rescue a mail carrier and his negro boatman from the ice-pack. Another narrative, not so well authenticated, but so pleasing that it ought to be true, is that of a Dutch planter and his wife who were in mid-stream when "a large fish leaped into their skiff" and knocked a hole into it. With admirable intelligence the honestly built wife sat on the critical spot and by virtue of



Bergen in 1841

her many and vast petticoats defeated the river's passionate attempt to sink them.

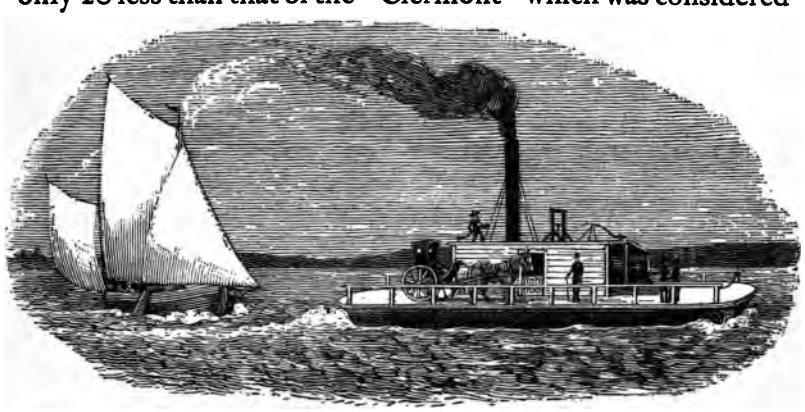
As traffic increased, rowboats were supplemented, though not driven out, by sailing craft of a type known as periagua—a word presenting such difficulties to the casual spellers of the time that nearly every reference in early print enriches us with a different version from "peraga" to "pettiaugre." They were built of white-wood, modeled largely on the plan of the dug-out, and in time were made large enough to carry horses and carriages.

Early in 1800 the ferrymen installed "horse boats" propelled by horse-driven machinery. They held their own for many years after the *Albany Gazette* announced that "The North River Steam Boat (Robert Fulton's "Clermont") will leave Paulus Hook on the 4th of September (1807), at nine o'clock in the evening. Provisions, good berths, and accomodations are furnished. The charge for each passenger is as

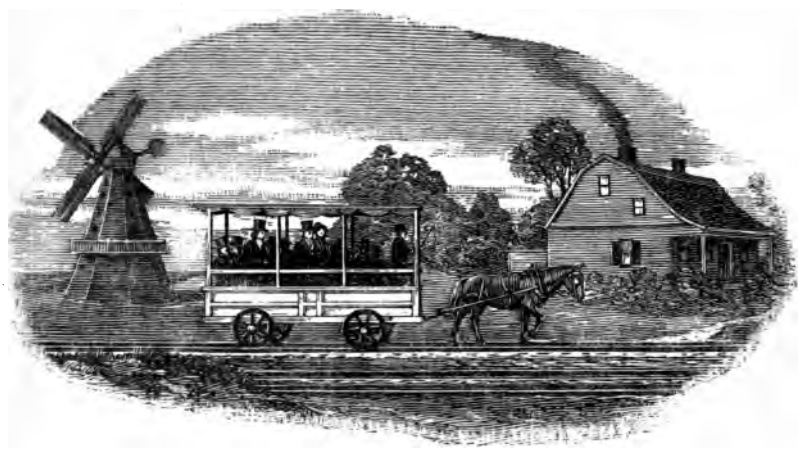
follows; Newburgh, fare $3, time 14 hours; Po'keepsie, fare $4, time 17 hours; Esopus, fare $5, time 20 hours; Hudson, fare $5½, time 30 hours; Albany, fare $7, time 36 hours."

John Stevens who had bought Hoboken in 1804, installed the first steam ferry in the world in 1811. It made its trial trip in September and ran between Hoboken and Barclay Street, New York, but before long the horse boat was reinstated. Similar lack of success attended the installation of the steam ferries "Jersey" and "York" built by Robert Fulton for the York and Jersey Steam Boat Ferry Company and put into operation in 1812. Although an enthusiastic account had it that "we crossed the river in 14 minutes in this safe machine," cynics alleged that the safe machines more often needed an hour, and that when the "York" and the "Jersey" met in mid-stream there was time for painfully long contemplation before they succeeded in passing.

These ferries were not small. Their length was 80 feet, only 20 less than that of the "Clermont" which was considered



One of the Early Steam Ferries

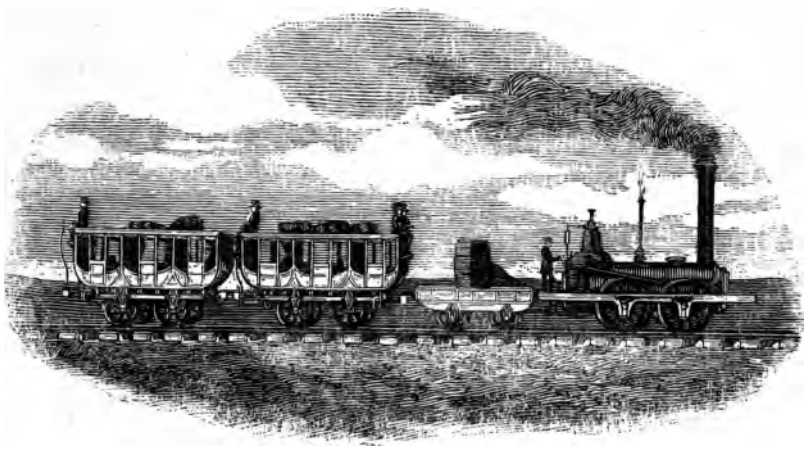


A Stubborn Competitor of Steam, 1830

a great vessel. There were two hulls braced with the paddle-wheel suspended between, and with a deck over all 30 feet wide. The passengers sat in the open, but there was a hold for refuge in bad weather.

In 1816, the company had succeeded in earning only one dividend (of five per cent), which explains why Philip Howe who leased the West Hoboken or "Weehawk" ferry in 1821 contented himself with two sailboats and a horse boat. John Stevens also adhered to sail and horse after abandoning his first steam ferry, and did not try steam again till 1822. By that time, however, it had become practical. The Canal Street ferry-boat "Pioneer," which went into commission in 1823, had a ladies' cabin warmed with open fireplaces and was lavishly decorated.

In land transporation, steam met similar difficulties. In 1830, Peter Cooper's locomotive "Tom Thumb," with Peter



One of the First Steam Trains, 1831

Cooper himself in charge, was sadly defeated by a stubbornly unprogressive stage proprietor who raced it with a single horse hitched to the same kind of coach that was drawn by the locomotive. All the stage companies in the land spread the glad news. They also told with infinite joy how the foolish and heinously dangerous locomotives showered passengers with flaming wood embers so that they had to protect themselves with hoisted umbrellas which, alas! caught fire themselves. Therefore though optimists went on laying rails, the stage business continued to prosper so healthily that in 1832 at least twenty stage lines were crossing Bergen in all directions.

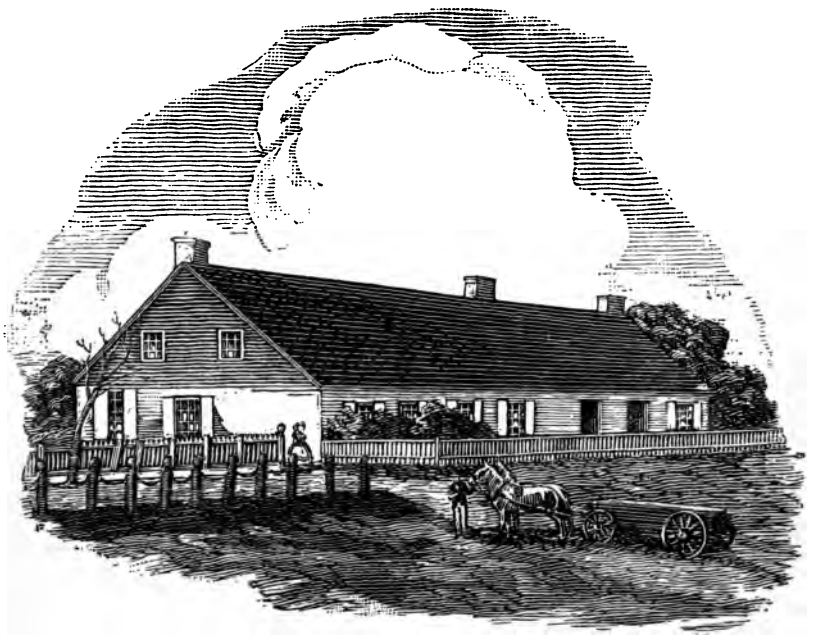
In that year the Paterson and Hudson Railroad completed its tracks and began operation with a rolling stock of "three splendid and commodious cars each capable of accommodating 30 passengers, drawn by fleet and gentle horses." Locomotives were introduced a little later, but with excellent caution the

company announced that "the steam and horse cars are so intermixed that passengers may make their selection & the timid can avail themselves of the latter twice a day." This is the road that was absorbed by the Erie Railroad and served as its route to tide-water till the Erie Tunnel was pierced in 1861.

The main stage route to Philadelphia in early 1800 is supposed to have been about along the present line of Grand, Warren, York and Van Vorst Streets, crossing a marsh at Mill Creek, following a road to old Prior's Mill, and connecting with the Old Mill Road. An old Eighteenth Century plank causeway over the meadows to Newark that "trembled under foot" was replaced about this time by the Newark Turnpike. It had dangers of its own. The records show that the great cedar swamps on both sides had to be burned off to drive out robbers.

By 1813, four stage lines were in hot competition for the New York-Philadelphia business. The title "stage-waggon" became too tame for these fervid rivals, and one of them invented the title of "machine." Mightily stirred by this poetic imagery, another named his stages "flying machines." From that day so long as a stage survived, every self-respecting stage driver referred to himself as operating a flying machine. The fastest flying machine of 1813 left New York at 1 p. m. and did not fly into Philadelphia till 6 a. m. next day.

In 1820 the disintegration of Bergen Township began with the incorporation of the City of Jersey, re-incorporated in 1829 as Jersey City. Except for a moderate increase in population, the territory in that period was little different from its aspect and manner in the old days. There were comparatively

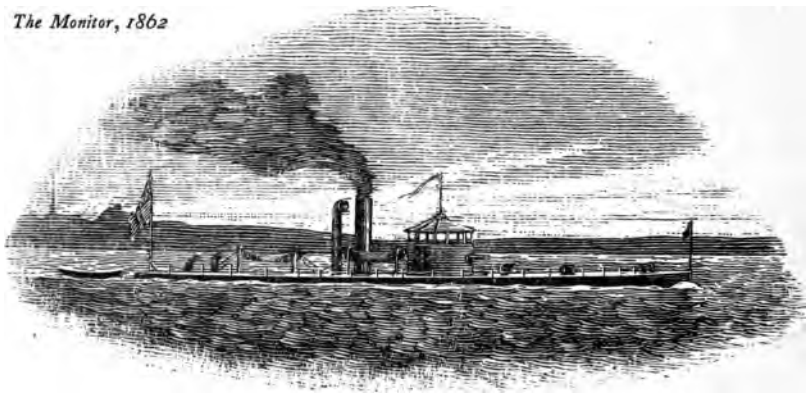


Park's Homestead. (Vroom Street and Bergen Avenue)

few inhabitants not of Dutch descent, and Dutch habit and thought were dominant. There were no buildings except dwellings and farm structures, and practically all the dwellings were of the stoutly typical long, low, comfortable Dutch style. From their ridge the Bergen men, looking down on what is now lower Jersey City with crowded factories and piers, saw a shore-land that still was largely amphibious, and when high tide covered the marshes, they could still distinguish the three "islands" that originally comprised the only solid land in that tract. Paulus Hook was the same pile of sand as in the beginning, with little except fishermen's huts here and there besides

the race track and ferries. Northern Jersey City's water-front was practically empty save for a ferry house. Hoboken's Elysian Fields held unmarred the beauty which had won the high-sounding title, and a single little tavern sufficed to entertain holiday makers there. The placid population made barely enough employment for the single Court at Hackensack and for a few local Dutch justices of the peace. It was a happy land that made no history.

Steam was winning, however, and soon its early demands gave a great impetus to the mechanical hand-crafts that it was destined to destroy. Jersey City, which had only about 300 inhabitants at the time of its incorporation in 1820, is credited in a record of 1845 with having 4000 population at that date. Among its larger industries were the works of the American Pottery Company, the Jersey City Glass Company employing about a hundred men, a famous fireworks establishment, a candle factory and many shops owned by individual mechanics. There were two foundries. One was Fulton's at the



The Monitor, 1862

corner of Morgan and Greene Streets, and it was at this foundry that some of the first ironclads for the Civil War were fabricated later.

Fulton also had a dry dock. It appears to have had ample business, for by 1845 the water-front business had become sufficient to justify the building of a vessel, the "Dudley S. Gregory," constructed at Burlington expressly for Jersey City trade. Two years later, Jersey City celebrated the docking of its first Cunarder, the "Hibernia."

Bergen adhered to its agriculture and other old ways longer than the surrounding communities. Its inhabitants looked serenely down on Jersey City's accumulating factory chimneys and saw its increasing bustle and wealth without apparent desire to emulate it. Years after gas had made the streets below their height look like far-trailed strings of beads, they remained content with candles and sperm whale oil, and as late as 1858 there were only 60 gas consumers on the whole ridge.

Bit by bit its less restful constituent parts broke away, much as the offspring of the good old burghers themselves was breaking away from the good old customs. In 1837, Bergen County's opulent girth was sharply reduced by taking away enough to make Passaic County. In 1840 another legal operation set off the County of Hudson. Bergen Township was like a fine Dutch cheese exposed to busy mice. It was nibbled at from all sides. In 1841, two years after full rail traffic had been opened between New York and Philadelphia by the New Jersey Railroad and Transportation Company, Van Vorst Township was nibbled off. Another nibble in 1842 bit off the

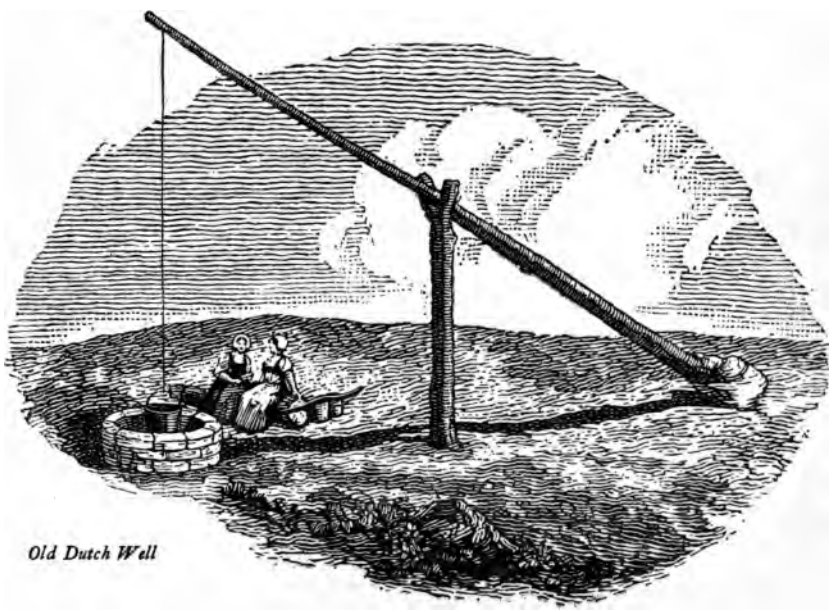


Bergen Square, 1852. (From an Old Print)

part north of the Pennsylvania Railroad, and made North Bergen from which Hudson City and Hoboken were set off before 1860. By the time Bayonne and Greenville had been cut out of Bergen, it was in much the same condition as the old families whose ancestral plantations had been reduced by successive street encroachments to mere town lots. When, in 1868, a new charter was given to the City of Bergen, its area had decreased in inverse ratio to its wealth and real estate valuations. Finally, on March 17, 1870, popular vote consolidated Bergen, Hudson and Jersey City into the Greater Jersey City.

The Trust Company *of* New Jersey

WHILE workmen were excavating at Sip and Bergen Avenues for the foundation of the new eleven-story building of the Trust Company of New Jersey, they unearthed an ancient well. It was 45 feet deep, reaching down to a subterranean stream. The hollow logs that formed it fell apart as soon as they were handled. At such wells the early Van Vorsts, Van Hornes, Van Winkles and others drew the water for the houses within the old palisades; and it was such a well, with troughs for cattle around it, that was dug in the center of Bergen Square



Old Dutch Well

by order of the Schout and Schepens of Bergen, ratified by the Council at New Amsterdam on February 9, 1662.

If these men of 1660 had returned to Bergen a hundred years later they would have found no marvelous changes. Even in 1860 they would have found much that was unchanged, despite steamships and railroads, streets lit with gas, and busy factories. All local transport still was done with horses, there were enough cattle, sheep, pigs and goats at large to keep a pound-keeper fully occupied, the salt meadows were lively with flights of duck and snipe, and sea fish and sea turtle still were being taken in the Hackensack and Passaic Rivers, the Kill von Kull, and in Newark and New York Bays.

It was left for the period within our own generation to change the world so colossally that today those Dutch ancestors would indeed imagine themselves to be among sorcery and witchcraft. Automobiles flash where they plodded behind oxen and fat slow horses. Where the old windmill on Paulus Hook ground corn less than a hundred years ago, there stand and float implements of commerce whose use they could not comprehend. Their descendants are shot in electric trains under that North River which they ferried with labor and fear.

Most amazing of all, however, would be the tall buildings; and it would be almost impossible for them to believe that the vastly reared piles of marble and granite are not palaces of their High Mightinesses the States General of rich Holland, but simply the modern successors of their little trading posts under trees where, with scales held in the hand, they weighed furs in exchange for wampum.

They would not know what to make of a modern banking institution with mighty steel vaults; for wampum, the currency of sea shells, was the leading medium of the New Netherlands during more of a century, and what little gold they possessed was "banked" in hiding places under the floors or in the gardens.

The sea-shell currency was known by the Indian names of wampum or seawant. The first Dutch arrivals found it in general use among the savages, and adopted it partly from choice, but largely from necessity. Dutch currency was not only scarce and precious, but it was unknown to the Indians, and thus it occurred naturally that the financial system of the new colony established itself on a shell basis instead of a gold basis.

The shells were of a special kind and occurred in two colors, black and white. The Indians prized the black shells at a ratio about double that of the white. To the Dutch traders it seemed immensely like making money by magic to obtain valuable furs for common shells; but as commerce grew, it happened inevitably that wampum could not be confined to trading with the Indians, and it had to be accepted by the Dutch in dealings among themselves.

Soon the "easy money" revenged itself as easy money always has done. Wampum was held to be worth a stiver for three black shells or for six white ones, and as twenty stivers equaled a guilder (about 40 cents) it encouraged many financiers to engage in the business of fishing industriously for the precious shell-fish. There was no law to forbid anybody from thus operating a submarine mint; and even if we repudiate

Washington Irving's libelous insinuation that Director-General Kieft gave grants to his friends to rake and scrape every shell-bed from the Delaware to Cape Cod, it remains undeniable that the wampum financial system became frightfully inflated.

In 1690 there must have been almost a wampum panic, for the Council issued a Proclamation: "Whereas with Great Concern we have observed both Now and for a Long Time past the Depreciation and Corruption of the loose seawant, whereby occasion is given for repeated Complaints from the Inhabitants that they can not go with such seawant to the Market, nor yet procure for themselves any Commodity, not even a White Loaf, we ordain that no loose seawant shall be a Legal Tender except the same be strung on one string: that six white or three black shall pass for one stiver; and of base seawant, shall pass eight white and four black for one stiver."



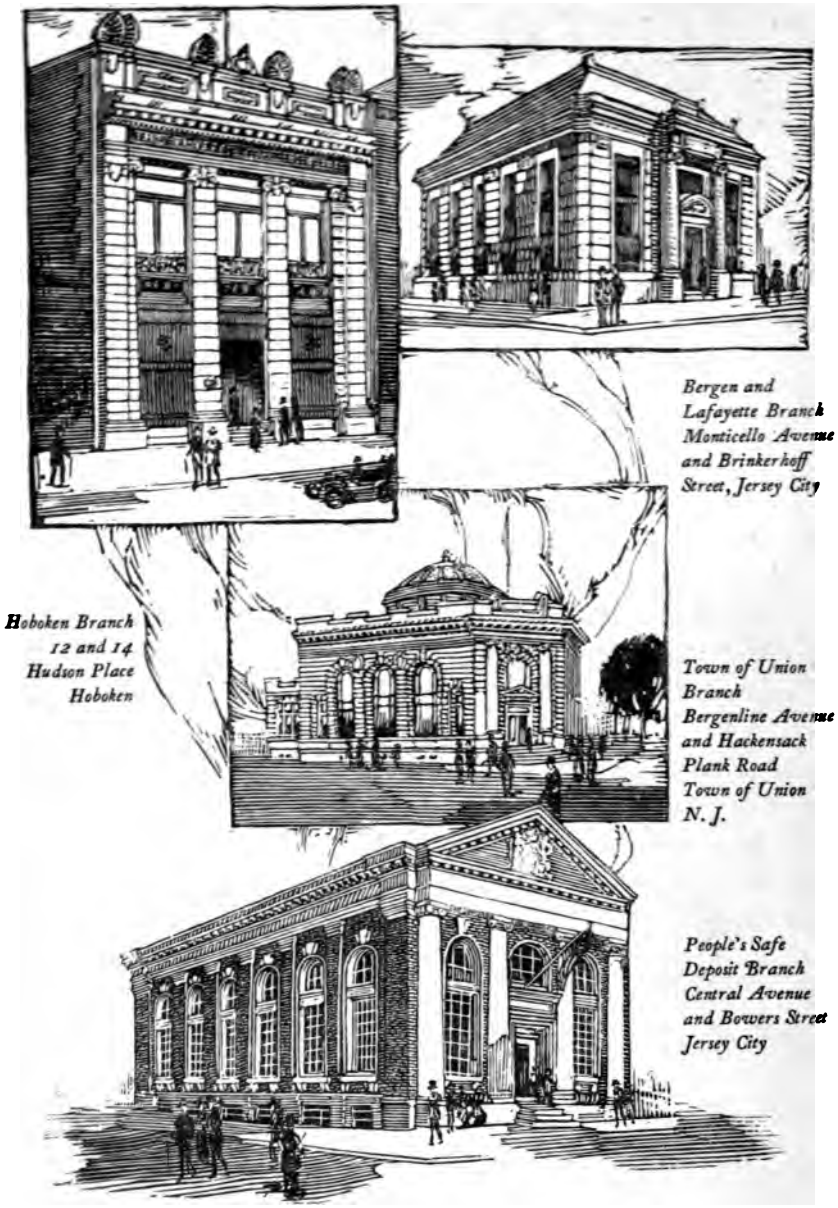
The Old and New Hudson County Court Houses, Jersey City

Today wampum seems a ludicrously worthless currency; but centuries after wampum had vanished, governments and peoples continued to dream that government edicts and laws could establish values. There are no doubt many Bergen families that still possess, as historical souvenirs, such currency as the "shin-plasters" that were issued by Jersey City in 1862. Such money, issued by Federal, State and local governments, was, after all, simply a paper form of wampum; for, though it may have had more or less tangible value behind it, its chief characteristic was the value that had been given it by edict.

It was left for our own era to establish a financial system founded on a sound basis. How sound that basis is was proved when the great war broke on the world. This, the greatest economic catastrophe that the modern human structure has known, immeasurably more calamitous than any other that ever occurred, was borne by the financial system of the United States almost without a tremor.

Integrity of asset values is the one and only thing which made this extraordinary strength. The shock has been so tremendous that it tested the foundations of everything that man has devised, and only absolute soundness could resist it. But even had there been no catastrophe of war, the integrity of our modern American financial system has been tested in our time in a manner equally searching.

During the past quarter century we have had a growth of commerce that has led us from terms of thousands of dollars to terms of millions, and from terms of millions to terms of many millions until we have learned to contemplate even such gigantic sums as billions. There could be no better illustration



Bergen and Lafayette Branch Monticello Avenue and Brinkerhoff Street, Jersey City

Hoboken Branch 12 and 14 Hudson Place Hoboken

Town of Union Branch Bergenline Avenue and Hackensack Plank Road Town of Union N. J.

People's Safe Deposit Branch Central Avenue and Bowers Street Jersey City

Branch Offices of The Trust Company of New Jersey

of this great change and growth than is presented in the records of the Trust Company of New Jersey. It is only twenty-five years ago since four men, schoolmates in their youth, A. P. Hexamer, Henry Mehl, John Mehl, Jr., and William C. Heppenheimer met in the office of Russ & Heppenheimer and organized the People's Safe Deposit and Trust Company. That was in the spring of 1896, and a bank was established at the corner of Hutton Street and Central Avenue, Jersey City, as Main Office, with a branch in the Town of Union. The venture was a success from its inception, as is evidenced by the first statement issued by the bank, covering the nine months ending December 31, 1896:

CAPITAL $100,000.00.

PEOPLE'S

SAFE DEPOSIT AND TRUST COMPANY,



COR. CENTRAL AVENUE & HUTTON STREET, JERSEY CITY, N. J.

COR. LEWIS STREET & PALISADE AVENUE, TOWN OF UNION, N. J.

OFFICERS:

President, - - WM. C. HEPPENHEIMER.
Vice-President, - - - WM. PETER.
Treasurer, - - - - JOHN MEHL, Jr.
Secretary and Cashier, - - WM. T. VIDAL.

DIRECTORS:

WM. PETER, HENRY BRAUTIGAM,
HENRY MEHL, RUDOLPH F. RABE,
RICHARD SCHLEMM, M. D.,
JOHN MEHL, JR., ALEX. P. HEXAMER,
WM. C. HEPPENHEIMER, EDWARD RUSS.

(over)

STATEMENT

OF

THE PEOPLE'S

SAFE DEPOSIT AND TRUST COMPANY,

Jersey City, N. J. and Town of Union, N. J.

FOR NINE MONTHS ENDING DEC. 31ST, 1896.

RESOURCES.

Cash on Hand and in Bank, -	$143,441.03
Loans and Discounts, - - -	69,838.07
Mortgages, - - - - - - -	91,313.36
U. S. Gov. Bonds, - - - - -	90,046.87
Municipal Bonds, - - - -	17,293.30
Banking House, Furniture and Fixtures,	25,117.18
	$437,050.01

LIABILITIES

Capital, - - - - -	$100,000.00
Deposits, - - - - -	328,019.30
Certified Checks, - -	7,308.31
Undivided Profits (Expenses & Taxes Paid),	1,722.40
	$437,050.01

Jersey City, N. J., January 1st, 1897

WM. T. VIDAL,
SECRETARY & CASHIER.

(over)

In the spring of the year 1899, the same group of business men concluded to organize a trust company in the city of Hoboken, operating as a branch of the People's Safe Deposit and Trust Company of Jersey City. They were met by the law of 1899, then on its final passage in the Legislature, preventing the operation of branches which theretofore had been permissible. Nothing daunted, they organized the Trust Company of New Jersey in Hoboken, which also was successful from the start.

In 1902, the Bergen & Lafayette Trust Company was founded in the Bergen Section of Jersey City, and in 1911, the Carteret Trust Company was organized and located in Journal Square at the Summit Avenue tube station, Jersey City. Both these companies were founded by the same men as the other two, and were similarly successful.

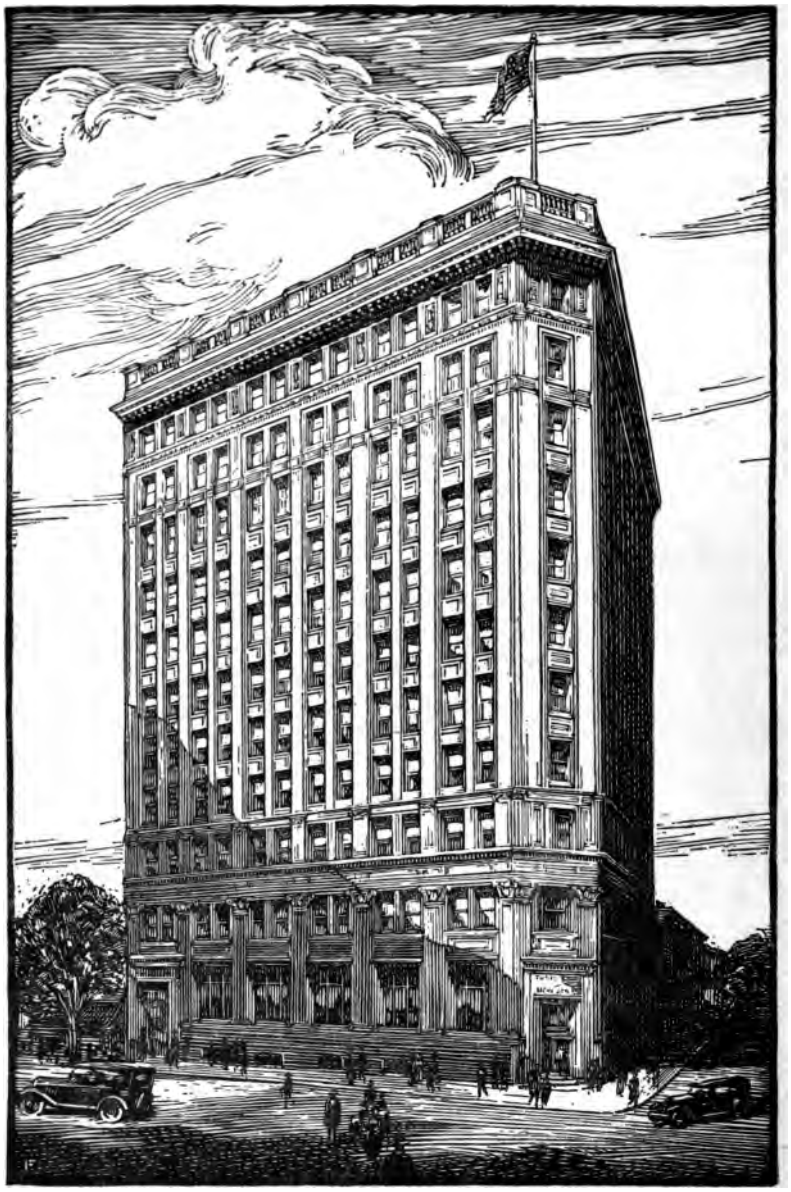
In 1913, the Legislature of the state of New Jersey passed an act permitting the consolidation of trust companies and their operation as branches with one main office. In accordance with this act, on the 20th day of September, 1913, the People's Safe Deposit and Trust Company with its branch in the Town of Union, the Bergen & Lafayette Trust Company, and the Carteret Trust Company all went out of existence and were taken over by the Trust Company of New Jersey, with Hoboken as the main office. Since that date the other institutions have been operated as branches under the names of People's Safe Deposit Branch, Town of Union Branch, Bergen & Lafayette Branch, and Carteret Branch.

The following gentlemen formed the Board of Directors of the consolidation which had thus become the Trust

Company of New Jersey: F. E. Armbruster, George A. Berger, Ernest Biardot, Chas. A. Coppinger, Walter M. Dear, Robert R. Debacher, Lawrence Fagan, John Ferguson, Louis Formon, Ephraim De Groff, Joseph Harrison, Edward V. Hartford, Ernest J. Heppenheimer, Robert E. Jennings, Anthony R. Kuser, John P. Landrine, Edward P. Meany, Walter Meixner, Wm. L. Pyle, John T. Rowland, Jr., C. Howard Slater, Edw. H. Schmidt, Edward J. Schroeder, Emil Schumann and J. Hollis Wells.

The assets of the combined institutions at the date of their consolidation on September 20, 1913, were $17,656,778.78. On June 30, 1921, the total resources of the Company were $37,343,663.43.

With the completion of the new building at Bergen and Sip Avenues, Jersey City, it was decided by the Board of Directors to move the main office there. The Hoboken office thus becomes the Hoboken branch, continuing the same line of business as heretofore.



New Main Office Building, Bergen and Sip Avenues, Jersey City

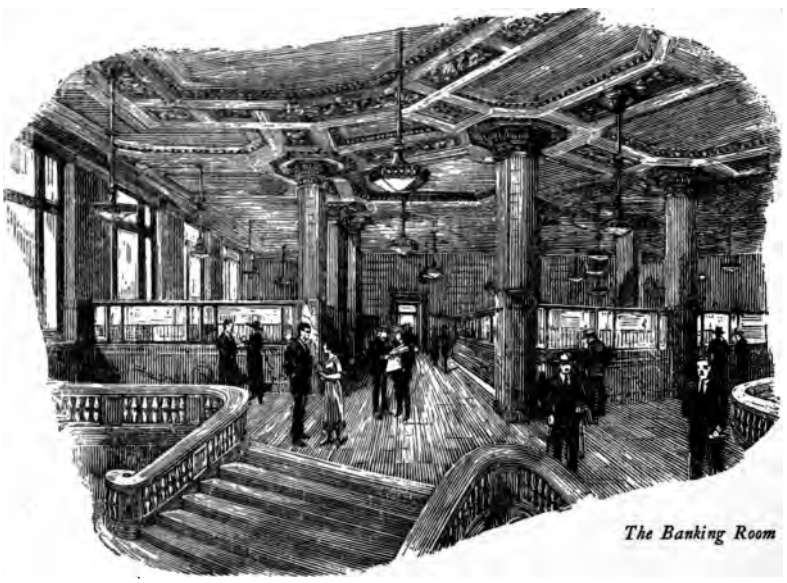
The New Building *of the* Trust Company *of* New Jersey

TOWERING from the crest of Bergen Hill, with command of view that includes the whole panorama of the Island of Manhattan, the Hudson River, the great harbor, and New Jersey inland to Newark and the Oranges, stands the new building of the Trust Company of New Jersey.

Located on the southwest corner of Bergen and Sip Avenues, Jersey City, it has a situation that not only gives it the utmost convenience of access from New York and all surrounding suburbs and towns, but that also makes it central to all the business activities of this industrial and commercial New Jersey territory.

Past its doors go the principal trolley lines, as well as jitney and bus lines that radiate through Hudson County. It is on the lines of the Hudson and Manhattan River Tube trains, and branch of the Pennsylvania Railroad.

Throughout its design and construction there has been a consistently executed plan for combining the most complete modern utility and comfort with the greatest beauty attainable in these tall structures which so admirably lend themselves to splendid effects. Its architects, Clinton & Russell, have made it a perfect expression of the Italian Renaissance style, attaining height and magnitude with effortless grace.



The Banking Room

The building is of eleven stories and basement. Of these, the basement, besides accommodating a part set aside for the mechanical plant that serves the building, contains the fully equipped large safe deposit and storage vaults of the Trust Company of New Jersey.

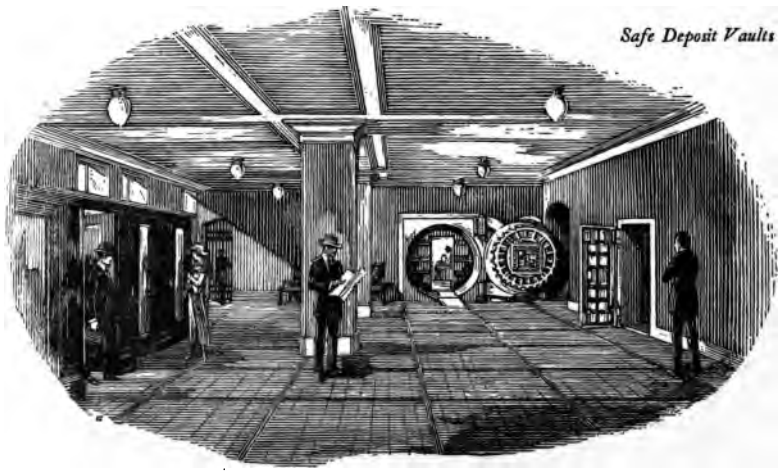
The banking room of the Main Office of the Trust Company is on the first floor, the entrance to the offices being on Bergen Avenue and the entrance to the bank being on the corner. These premises are designed not only to give customers all modern banking conveniences, but to provide them with surroundings that shall satisfy a high sense of beauty. The decorative scheme is in the rich Italian marble known as Botticini, and the accompanying details are worked out in bronze and mahogany as the appropriate metals and

woods. There is a ceiling in plaster with finely wrought decoration in flat relief.

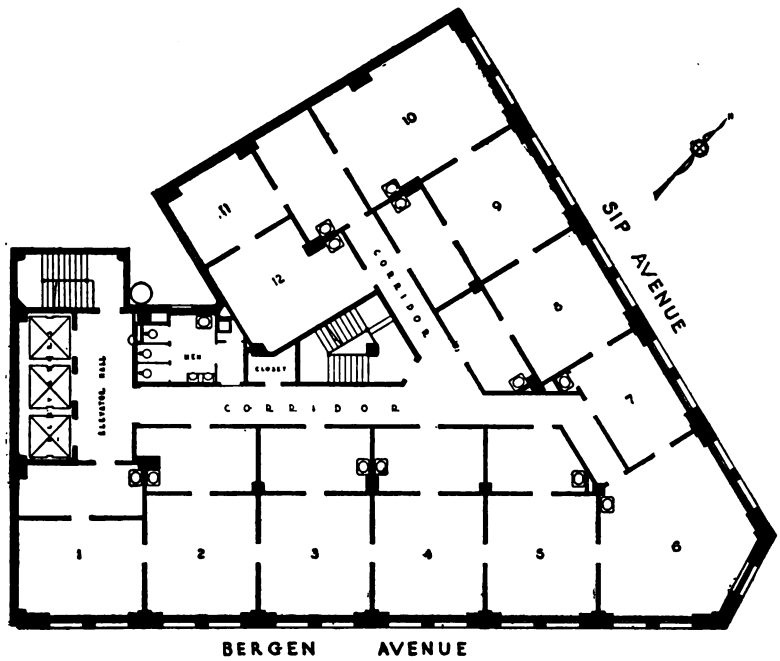
The upper ten stories are wholly for tenant purposes, there being about 60,000 square feet of space for offices. They are, of course, served thoroughly with all conveniences of the highly modern office building.

There are three elevators, and they are of the high-speed traction type, thus assuring adequate service under peak load conditions. The completely fire-proof construction is supplemented with two flights of fire stairs, fire stand-pipe, hose connections, and many exits.

Besides hot and cold water, steam and electricity, the building is provided with a system of pipes that convey hygienically cooled drinking water to all premises. The window spaces are large, and plate-glass panes assure clearness of vision as well as good appearance within and without. The tiling and plumbing, as well as all other accessories for daily convenience, are of the best modern sanitary construction.



Safe Deposit Vaults



Typical Floor Plan, Fourth to Tenth Floors inclusive, New Main Office Building of The Trust Company of New Jersey

The TRUST COMPANY *of* NEW JERSEY

BERGEN AND SIP AVENUES (JOURNAL SQUARE)

Jersey City, N. J.

Resources, June 30, 1921 . . $37,343,633.43

HOBOKEN BRANCH

12 and 14 Hudson Place, Hoboken

PEOPLE'S SAFE DEPOSIT BRANCH

Central Avenue and Bowers Street, Jersey City

BERGEN AND LAFAYETTE BRANCH

Monticello Avenue and Brinkerhoff Street, Jersey City

TOWN OF UNION BRANCH

Bergenline Avenue and Hackensack Plank Road, Town of Union, N. J.

OFFICERS

William C. Heppenheimer, *President*

MAIN OFFICE

Edward P. Meany, *First Vice-president*
Walter Meixner, *Sixth Vice-president*
Edwin H. Stratford, *Secretary and Treasurer*
William C. Veit, *Assistant Treasurer*
Henry C. Perley, *Comptroller*

PEOPLE'S SAFE DEPOSIT BRANCH

F. E. Armbruster, *Third Vice-president*
Eugene Huberti, *Assistant Treasurer*

TOWN OF UNION BRANCH

Louis Formon, *Fifth Vice-president*
Rudolph Sievert, *Assistant Treasurer*

BERGEN AND LAFAYETTE BRANCH

Joseph Harrison, *Fourth Vice-president*
John T. Minugh, *Assistant Treasurer*

HOBOKEN BRANCH

George A. Berger, *Second Vice-president*
Edward A. O'Toole
Assistant Secretary and Assistant Treasurer

DIRECTORS

F. E. Armbruster *Third Vice-president*
George A. Berger *Second Vice-president*
Ernest Biardot *Retired*
Chas. A. Coppinger *D. D. S.*
Walter M. Dear . . . *Treasurer Evening Journal Association*
Robert R. Debacher . . . *President Wm. Schimper & Company*
John J. Fagan *President Fagan Iron Works*
John Ferguson *President F. Ferguson & Son*
Louis Formon *Fifth Vice-president*
Ephraim De Groff *Physician*
Joseph Harrison *Fourth Vice-president*
Edward V. Hartford *President Edward V. Hartford, Inc.*
Ernest J. Heppenheimer . . *President Colonial Life Insurance Company*
Wm. C. Heppenheimer *President*
Robert E. Jennings *Capitalist*
Anthony R. Kuser, *President South Jersey Gas, Electric and Traction Company*
John P. Landrine *Hardware*
Edward P. Meany *First Vice-president*
Henry Mehl *Treasurer John Mehl & Company*
Walter Meixner *Sixth Vice-president*
Wm. Peter *President Wm. Peter Brewing Company*
Wm. L. Pyle *Physician*
John T. Rowland, Jr. *Architect*
C. Howard Slater *Real Estate*
Edw. H. Schmidt *E. H. Schmidt Hygiene Ice Company*
Edward J. Schroeder *Edward Schroeder Lamp Works*
Emil Schumann *Real Estate*
J. Hollis Wells *Clinton & Russell*

Functions of
The TRUST COMPANY OF NEW JERSEY

THIS COMPANY transacts a general Trust Company and Banking business, and

Receives Savings Deposits, and pays interest thereon, at the rate of 4 per cent per annum.

Receives deposits subject to check, as in a bank, payable at sight or through the clearing house, allowing interest thereon at the rate of 2 per cent; also issues certificates of deposits bearing interest.

Lends money on approved security.

Acts as Trustee under any mortgage or deed of trust, or for any individual who desires to provide for members of his family or others.

Acts as Executor, Trustee, Administrator, Guardian, Receiver, Committee, Assignee or Registrar.

Acts as Fiscal or Transfer Agent for any State, municipality or corporation.

Accepts securities for safe keeping, remitting interest and dividends to the depositor.

Acts as Agent in this State for corporations organized under the laws of the State of New Jersey.

Rents Safe Deposit Vaults from $5.00 upward.

This Company makes a specialty of the accounts of persons who, through lack of experience, desire assistance and advice in the management of their investments.

This book should be returned to the Library on or before the last date stamped below.

A fine of five cents a day is incurred by retaining it beyond the specified time.

Please return promptly.

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